

2003 Press Releases

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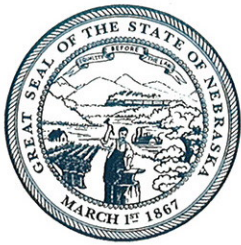
Bruning Backs Termination of Funding for Planned Parenthood

LINCOLN, NE – Attorney General Jon Bruning announced today that an opinion his office issued last month clearly shows that grant funding for Planned Parenthood should be terminated. A letter sent from HHS to Planned Parenthood announced the termination of funding and of the contract.

“We’ve looked at the legality of the issue, and Planned Parenthood is disqualified from receiving state funds,” said Bruning. “They are not entitled to receive Nebraska money.”

The Nebraska Health Care Funding Act specifically prohibits allocating state monies under the act, to any organization that participates in any activity relating to or promoting abortion.

“After consulting with Steve Curtiss of the HHS System and the Governor, we concluded that funding should be stopped immediately and the contract terminated,” said Bruning.



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Attorney General Jon Bruning
Guest Column: August 28, 2003
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As Attorney General, I consider consumer education a top priority. Sometimes consumer education focuses on preventing fraud and sometimes it's simply about helping consumers make informed choices. Your best defense against fraud and against getting a poor deal is knowledge.

In 2002, my office received hundreds of credit card related complaints from Nebraska consumers. In an effort to make good credit card choices keep the following in mind:

When reviewing credit card offers, first consider the "just say no" approach. Keeping a minimal number of credit cards will reduce the danger of falling into overwhelming credit card debt. When considering a new card, remember to compare offers.

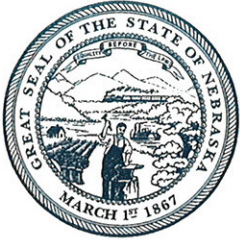
Key questions to ask when considering a credit card offer:

- **What is the interest rate?** Low advertised rates are usually only teaser rates, which drastically increase after a few months.
- **Are there steep penalty rates?** One late payment can trigger penalty rates as high as 30% APR (annual percentage rate of interest).
- **Are there other hidden fees?** Most cards have cash advance fees with no grace period, so interest immediately starts building. Late fees and over-the-limit fees can easily be \$30 or more. Also, determine whether the company charges an annual fee and avoid expensive add-ons such as protection plans and insurance or buyers' clubs.

Tips to avoid excessive debt:

- Monitor your credit card purchases carefully.
- Pay on time.
- Paying the full balance before the due date is another good way to avoid a finance charge from most companies.

For more information, or if you have a consumer complaint, please contact the Consumer Protection Division of the Attorney General's office toll free at 1-800-727-6432 or visit us online at www.ago.state.ne.us.



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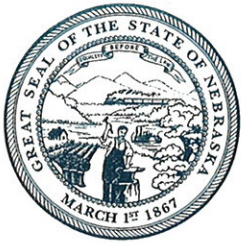
Bruning Announces Low-Level Appeal

LINCOLN, NE - Attorney General Jon Bruning announced today that the State of Nebraska has filed an appeal in United States District Court in Nebraska. The appeal challenges the Central Interstate Low-Level Radioactive Waste Commission's revocation of Nebraska's membership.

"Revocation of Nebraska's membership in the Compact is unnecessary because Nebraska already notified the Commission of our withdrawal from the Compact. Our withdrawal will become effective in August, 2004," said Bruning.

Bruning also stated, "Our appeal shows that the grounds for revoking Nebraska's membership lacked any legal or factual basis. Nebraska has challenged the Commission's failure to appoint a neutral and unbiased decision maker and was faced with the unusual situation of arguing our case in front of the same people who sued us in the first place."

Nebraska contends that it has fulfilled all legal obligations and has challenged the authority of the Commission to impose additional monetary sanctions against the State.



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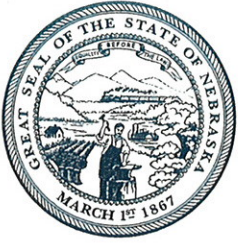
Bruning Visits Hastings to Warn Seniors on Elder Fraud & Identity Theft

HASTINGS, NE – Attorney General Jon Bruning spoke with Hastings senior citizens today about the dangers of elder fraud and identity theft.

“Our senior community needs to be aware of the dangers associated with elder fraud and identity theft,” said Bruning. “It’s imperative that we educate Nebraska seniors on ways to safeguard against these types of predators.”

Bruning visited the Golden Friendship Center at 11:30 a.m., and outlined ways that predators track senior victims. He also cautioned against giving out personal information such as names and addresses or credit card and social security numbers.

For more information on how to protect yourself against elder fraud and identity theft, visit the Attorney General’s website at www.ago.state.ne.us.



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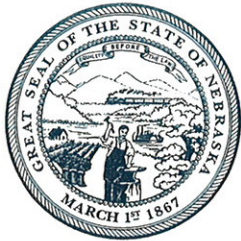
Nebraska to Join Mediation Program **in Arsenic Case**

LINCOLN – Attorney General Jon Bruning announced today that the State of Nebraska has agreed to enter into the D.C. Circuit Court of Appeals' mediation program with the Environmental Protection Agency (EPA).

Nebraska is challenging the EPA's latest amendment of the Arsenic Rule. This rule would change the allowable amount of arsenic MCL from 10 mg/l to 10.0 mg/l.

"Adding a decimal point increases the State's compliance expenses by approximately \$60 million," said Bruning. "These costs will weigh heavily on many of Nebraska's small communities, who cannot afford more unfunded mandates."

Bruning added, "This mediation is an important opportunity for Nebraska and the EPA to discuss what assistance is available for the State."



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August 15, 2003

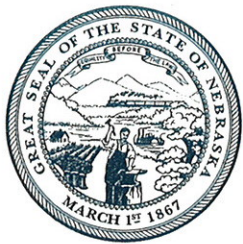
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**Judge Rules Against Environmental Groups Motion to
Increase Missouri River Flows Over Time**

(Minneapolis, MN) - Today in the U.S. District Court for the District of Minnesota, Judge Magnuson denied a request from environmental groups to force the U.S. Army Corps of Engineers to spread out the raising of the flows on the Missouri River until September 1. The Corps began raising flows last night and have trained personnel monitoring the endangered species to assure their protection. If it appears that endangered species are not in danger they will raise the river a further 2000 cubic feet per second.

"This is a fair ruling that represents a level-headed approach to balancing the needs of the environmental interests with the needs of recreation, shipping, and power, among others" said Attorney General Bruning.

A report issued by the National Academy of Sciences last year estimated that the economic benefits to Nebraska from water supply, hydropower and recreation totals more than \$420 million each year. This total includes benefits derived from water for thermal power plants, municipalities like Omaha, and hydroelectric power for Nebraska's public power districts and recreation. These benefits are based on maintaining sufficient river flows.



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August 14, 2003

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**BRUNING ANNOUNCES PLAN TO PAY \$2.3 MILLION TO
NEBRASKA HOUSEHOLD FINANCE BORROWERS**

Lincoln, NE - Attorney General Jon Bruning announced today that Nebraska consumers with mortgage loans from Household Finance will soon be able to claim settlement payments. Letters will be sent to approximately 4,500 Nebraska borrowers on August 15, 2003 notifying them of their eligibility to share in the state's \$2.3 million settlement with Household International and its related companies.

The letters will advise borrowers of their minimum settlement payment amount and include release forms that must be signed and returned to the settlement administrator by October 14, 2003. Settlement payments will be mailed to borrowers by check in December, 2003.

"Many hard-working Nebraska families went to Household to realize the American dream of owning a home, and that dream was soured by exorbitant fees and deceptive sales practices," said Bruning. "This settlement provides some restitution to our consumers and sends a clear message that predatory lending will not be tolerated."

(MORE)

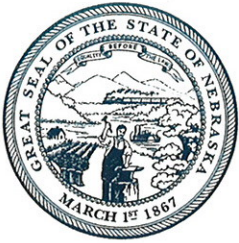
The settlement payment each borrower will receive will be based upon the terms and conditions of each individual loan made to Nebraska consumers from January 1, 1999 through September 30, 2002.

Payments to consumers are determined by the following:

- amount of points and prepaid finance charges paid by the borrower
- whether the borrower was required to pay a prepayment penalty in connection with the loan
- whether certain types of credit insurance were required as a condition to receiving the loan
- the ratio of the loan amount to the value of the collateralized property
- whether semi-monthly or bi-weekly payments were made on the loan
- whether the borrower participated in the EZ payment plan

The minimum settlement payment each household will receive is \$50. This amount may be larger depending on the interest earned on that amount prior to the distribution of funds and how many eligible Nebraskans decide to participate in the settlement. Consumers who participate in the settlement are required to relinquish their right to file lawsuits against Household related to loans covered by the settlement. Consumers are not required to waive any rights or remedies that they may have in a subsequent foreclosure proceeding.

The settlement resolves several states' allegations that Household and its affiliates engaged in unfair and deceptive loan practices. For more information, consumers can contact the settlement administrator at www.household-beneficial-settlement.com or by calling 1-888-780-2156. Consumers may also contact the Nebraska Attorney General's Office, toll-free at 1-800-727-6432.



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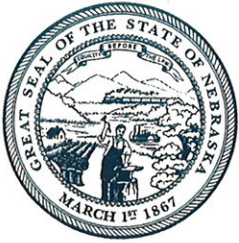
BRUNING ANNOUNCES CARDIZEM® CD SETTLEMENT

*Consumers Purchasing Cardizem® CD or Generic Equivalents Between 1998-2003
Have Six Weeks Left To Act On Their Legal Rights*

LINCOLN, NE – Hypertension patients and others who took the medication Cardizem ® CD or its generic equivalents between 1998-2003 may be entitled to money from a \$21 million fund created as part of a proposed settlement of a nationwide antitrust lawsuit. The lawsuit, brought by the Attorneys General of all 50 states, Puerto Rico and the District of Columbia, alleges that the drug makers violated antitrust laws and overcharged consumers purchasing Cardizem® CD or its generic equivalents.

“This settlement is an important step in protecting consumer rights and making sure Nebraskans and all consumers are paying a fair price for their prescriptions,” said Attorney General Jon Bruning. “With only six weeks left to enroll, all Cardizem® CD consumers should find out if they are eligible to participate and how their rights may be affected by this settlement.”

The rights of over a million consumers could be impacted by this case. The \$80 million settlement provides approximately \$21 million to reimburse consumers some portion of what they paid for these drugs. Nebraska consumers are eligible to recover over \$125,000. Consumer claims must be filed by September 23, 2003. Claim registrations and complete information can be obtained at www.cardizemsettlement.com or by calling 1-800-372-2406. Affected consumers who do not wish to participate in the proposed settlement must exclude themselves in writing by September 22, 2003.



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Guest Column: August 1, 2003
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Many consumers are aware of sweepstakes fraud and while we're making strides in educating Nebraska consumers about these scams we must also work to combat the problem of "across the border" fraud. This type of fraud involves scam operations from a foreign country, most frequently Canada. Clever scam artists take advantage of a consumer's lack of knowledge regarding laws in other countries. In these cases, the scam artist will want you to send money with the promise of receiving something of value in return. Once the scam artist has your money, the exchange is over.

These scams often involve a call from a foreign "business" indicating that the consumer has won money or a prize in a lottery. In some instances, the scam artist will even send the intended victim a check for the amount of the prize and request that the victim send a sum of money in return to cover such things as taxes, duty charges or attorneys fees. In these cases, the victim will find that the check bounces after they have forwarded money to the scam artist to cover the supposed costs.

Here are some precautions that you can take to avoid being a victim of an "across the border" scam:

- Research statements made by a foreign business indicating that something that is clearly illegal in Nebraska is within the boundaries of the law in another country.
- Never send money or give your credit card number to a foreign business that promises you money or other prizes in return for sending an up-front payment.

For more information about this or any other consumer protection issue, please contact the Office of the Attorney General, Consumer Protection Division at 1-800-727-6432 or visit us online at www.ago.state.ne.us.